

FILED  
6/25 10:20 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Mark Phillips, Jr. )  
Amanda Phillips ) Case No. 22-22159 GLT  
)  
) Chapter 13  
)  
Debtor(s). ) Related Dkt. no. 126  
X

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**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

a motion to dismiss case or certificate of default requesting dismissal

a plan modification sought by: Mark Jr. and Amanda Phillips

a motion to lift stay  
as to creditor

Other: The plan is being modified to incorporate the terms of Consent Order DN#125, to cure plan arrears and to provide for additional attorney fees to Rice & Associates Law Firm without decreasing the percentage or amount to be paid to other creditors through the plan and to cure plan arrears.

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

Chapter 13 Plan dated \_\_\_\_\_  
 Amended Chapter 13 Plan dated September 14, 2023

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- Debtor(s) Plan payments shall be changed from \$ 607.00 to \$ 756.00 per Month, effective May 2025; and/or the Plan term shall be changed from   months to   months.
- In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- Other: The modification incorporates the terms of Consent Order DN#125 and provides funds to Rice & Associates Law Firm in the total amount of \$22,556.03. The approved attorney fees to date total \$17,556.03. The additional attorney fees limited to \$5,000.00 shall be awarded based upon future fee applications approved by Order of Court.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this 1 day of June, 2025

Dated: 6/2/25



United States Bankruptcy <sup>hjt</sup> Judge

Stipulated by:

/s/ Scott R. Lowden  
Scott R. Lowden - Counsel to Debtor  
PA ID 72116  
100 Heathmore Avenue  
Pittsburgh, PA 15227  
(412) 292-4254  
[lowdenscott@gmail.com](mailto:lowdenscott@gmail.com)

Stipulated by:

/s/ James Warmbrodt  
James Warmbrodt, Esq.  
Counsel to Chapter 13 Trustee  
600 Grant Street  
Suite 3250 US Steel Tower  
Pittsburgh, PA 15219

Stipulated by:

cc: All Parties in Interest to be served by Clerk

In re:  
Mark Phillips, Jr.  
Amanda Phillips  
Debtors

Case No. 22-22159-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Jun 02, 2025

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Mark Phillips, Jr., Amanda Phillips, 1670 Pleasant Grove Road, Claysville, PA 15323-1097
15543143	+ Kadie Phillips, 40 BelAire Drive, Washington, PA 15301-2679
15543144	+ Phoenix Financial Serv / AHN ER Group, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236-1450
15543147	+ Washington Co Drs, 100 W Beau St, Washington, PA 15301-4432
15543148	+ Washington Co Real Estate Taxes, c/o County Treasurer, 100 West Beau Street, Suite 102, Washington, PA 15301-4432
16501829	+ Washington County Tax Claim Office, 95 West Beau St. Ste 525, 95 West Beau St. Ste 525, Washington, PA 15301-6837
15639290	+ Washington County Tax Claim Office, 95 West Beau St. Ste 525, Washington, PA 15301-6837

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15543139	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 03 2025 00:47:00	Credit Collection Services / Progressive, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15553281	Email/Text: ECMCBKNotices@ecmc.org	Jun 03 2025 00:46:00	ECMC, Post Office Box 16408, St. Paul, MN 55116-0408
15543140	+ Email/Text: Bankruptcy@ICSystem.com	Jun 03 2025 00:46:00	IC Systems, Inc / Direct TV, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
15543141	+ Email/Text: Bankruptcy@ICSystem.com	Jun 03 2025 00:46:00	IC Systems, Inc / Sprint, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
15560264	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 03 2025 00:46:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15543142	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jun 03 2025 00:46:00	Jefferson Capital Systems / Verizon, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303-2198
15550201	Email/Text: Bankruptcy.Notices@pnc.com	Jun 03 2025 00:46:00	PNC Bank, National Association, Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg OH 45342
15543146	Email/Text: Bankruptcy.Notices@pnc.com	Jun 03 2025 00:46:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15543145	+ Email/Text: amps@manleydeas.com	Jun 03 2025 00:46:00	Pnc Bank, National Association, c/o Manley Deas & Kochalski, P.O. Box 165028, Columbus, OH 43216-5028
15543551	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jun 03 2025 01:04:23	U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3380
15543149	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 03 2025 00:46:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
15553469	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 03 2025 00:46:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

District/off: 0315-2

User: auto

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Date Rcvd: Jun 02, 2025

Form ID: pdf900

Total Noticed: 19

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp		EQT Production Company
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2025 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor Mark Phillips Jr. ricelaw1@verizon.net, lowdenscott@gmail.com
David A. Rice	on behalf of Joint Debtor Amanda Phillips ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com
Luke A. Sizemore	on behalf of Interested Party EQT Production Company lsizemore@reedsmith.com dsteinmeyer@reedsmith.com;bankruptcy-2628@ecf.pacerpro.com;ecostantinou@reedsmith.com;ecostantinou@reedsmith.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecl@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Joint Debtor Amanda Phillips lowdenscott@gmail.com
Scott R. Lowden	on behalf of Debtor Mark Phillips Jr. lowdenscott@gmail.com

TOTAL: 8